



Order Filed on May 26, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor
M&T Bank

In Re:
Cetin Duman,

Debtor.

Case No.: 15-18747 RG

Adv. No.:

Hearing Date: 4/1/2020 @ 10:00 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 26, 2020

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: Cetin Duman

Case No: 15-18747 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon appearing, upon a certification of default stay as to real property located at 565 Colonial Boulevard, Washington Township, NJ 07676, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John W. Sywilok, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 29, 2020, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payment due March 2020 for a total post-petition default of \$3,682.00 (1 @ \$3,682.40, attorney's fees and cost @ \$350.00, \$0.40 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the arrears in the amount of \$4,032.00 is to be paid by May 31, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor has received a forbearance agreement for the payments due April 2020 through September 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that upon the expiration of the forbearance period on September 30, 2020, Debtor shall take action to address the arrears due as a result of the forbearance by contacting the creditor and creditor's counsel with proposals to cure the arrears; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2020, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.